

SERFF Tracking Number:	BALB-125316231	State:	Arkansas
Filing Company:	Balboa Insurance Company	State Tracking Number:	AR-PC-07-026386
Company Tracking Number:	FOH_06-4636 & FOH_07-5759		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Blanket Mortgage Fire		
Project Name/Number:	General Change Endorsement & TRIA/FOH_06-4636 & FOH_07-5759		

Filing at a Glance

Company: Balboa Insurance Company	SERFF Tr Num: BALB-125316231	State: Arkansas
Product Name: Blanket Mortgage Fire	SERFF Status: Closed	State Tr Num: AR-PC-07-026386
TOI: 01.0 Property	Co Tr Num: FOH_06-4636 & FOH_07-5759	State Status: PENDING FEES
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Status: In Progress	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Filing Type: Form	Authors: Elizabeth Clark, Tonia Burleigh	Disposition Date: 10/11/2007
	Date Submitted: 10/11/2007	Disposition Status: Approved
Effective Date Requested (New): 11/11/2007		Effective Date (New): 11/11/2007
Effective Date Requested (Renewal): 11/11/2007		Effective Date (Renewal): 11/11/2007

General Information

Project Name: General Change Endorsement & TRIA	Status of Filing in Domicile: Not Filed
Project Number: FOH_06-4636 & FOH_07-5759	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/11/2007	
State Status Changed: 10/11/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Dear Sir/Madam:	

This filing is being submitted as an independent filing on behalf of Balboa Insurance Company.

In compliance with the Terrorism Risk Insurance Act, please find attached our new Terrorism Exclusion Endorsement, form number 01A09-00ED0294-E0607.

<i>SERFF Tracking Number:</i>	<i>BALB-125316231</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Balboa Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026386</i>
<i>Company Tracking Number:</i>	<i>FOH_06-4636 & FOH_07-5759</i>		
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<i>Product Name:</i>	<i>Blanket Mortgage Fire</i>		
<i>Project Name/Number:</i>	<i>General Change Endorsement & TRIA/FOH_06-4636 & FOH_07-5759</i>		

We are also adding the General Change Endorsement, form number 01A09-00ED0071-E1004.

Pursuant to Arkansas's filing rules and regulations, the filing fee of \$50.00 will be sent to the Department along with a copy of the SERFF General Information Tab.

We respectfully request November 11, 2007 as the effective date for this filing, or upon the date of your approval, which ever comes first.

Thank you for your attention to this matter, and please contact me with any questions.

Sincerely,
Tonia Burleigh

Company and Contact

Filing Contact Information

Tonia Burleigh, Filing Compliance Analyst I	tonia_burleigh@balboainsurance.com
3349 Michelson Drive	(800) 854-6115 [Phone]
Irvine, CA 92612	(949) 222-8717[FAX]

Filing Company Information

Balboa Insurance Company	CoCode: 24813	State of Domicile: California
3349 Michelson Drive, Suite 200	Group Code: 1330	Company Type:
Irvine, CA 92612-8893	Group Name: Balboa Insurance Group	State ID Number:
(800) 854-6115 ext. [Phone]	FEIN Number: 95-6027860	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00

<i>SERFF Tracking Number:</i>	<i>BALB-125316231</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Balboa Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026386</i>
<i>Company Tracking Number:</i>	<i>FOH_06-4636 & FOH_07-5759</i>		
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<i>Product Name:</i>	<i>Blanket Mortgage Fire</i>		
<i>Project Name/Number:</i>	<i>General Change Endorsement & TRIA/FOH_06-4636 & FOH_07-5759</i>		
Retaliatory?	No		
Fee Explanation:	form filing fee \$50.00 for each filing		
Per Company:	No		

SERFF Tracking Number: *BALB-125316231* *State:* *Arkansas*
Filing Company: *Balboa Insurance Company* *State Tracking Number:* *AR-PC-07-026386*
Company Tracking Number: *FOH_06-4636 & FOH_07-5759*
TOI: *01.0 Property* *Sub-TOI:* *01.0001 Commercial Property (Fire and Allied Lines)*

Product Name: *Blanket Mortgage Fire*
Project Name/Number: *General Change Endorsement & TRIA/FOH_06-4636 & FOH_07-5759*

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0031552500	\$50.00	10/09/2007

<i>SERFF Tracking Number:</i>	<i>BALB-125316231</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Balboa Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026386</i>
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<i>Project Name/Number:</i>	<i>General Change Endorsement & TRIA/FOH_06-4636 & FOH_07-5759</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/11/2007	10/11/2007

<i>SERFF Tracking Number:</i>	<i>BALB-125316231</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>General Change Endorsement & TRIA/FOH_06-4636 & FOH_07-5759</i>		

Disposition

Disposition Date: 10/11/2007

Effective Date (New): 11/11/2007

Effective Date (Renewal): 11/11/2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	BALB-125316231	State:	Arkansas
Filing Company:	Balboa Insurance Company	State Tracking Number:	AR-PC-07-026386
Company Tracking Number:	FOH_06-4636 & FOH_07-5759		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Blanket Mortgage Fire		
Project Name/Number:	General Change Endorsement & TRIA/FOH_06-4636 & FOH_07-5759		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Schedule	Approved	Yes
Form	General Change Endorsment	Approved	Yes
Form	Terrorism Exclusion Endorsement	Approved	Yes

SERFF Tracking Number: BALB-125316231 State: Arkansas
 Filing Company: Balboa Insurance Company State Tracking Number: AR-PC-07-026386
 Company Tracking Number: FOH_06-4636 & FOH_07-5759
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: Blanket Mortgage Fire
 Project Name/Number: General Change Endorsement & TRIA/FOH_06-4636 & FOH_07-5759

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	General Change Endorsment	01A09-00ED0071-E1004		Endorseme New nt/Amendm ent/Condi ons		0.00	01A09-00ED0071-E1004.pdf
Approved	Terrorism Exclusion Endorsement	01A09-00ED0294-E0607		Endorseme New nt/Amendm ent/Condi ons		0.00	01A09-00ED0294-E0607.pdf

BALBOA INSURANCE COMPANY

HOME OFFICE - Irvine, CA A Stock Company

GENERAL CHANGE ENDORSEMENT

Named Insured	Policy Number
Effective Date of this Endorsement	Endorsement Number

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

It is hereby understood and agreed that this endorsement provides only those changes where an ☒ appears in the box ☐ beside the change.

1. Effective dates amended as shown below:
2. Add/delete coverage endorsement(s) as shown below:
3. Add/delete additional insureds as shown below:
4. Schedule of eligible property amended as shown below:
5. Deductible/Limit of Liability amended as shown below:
6. Name of Insured amended as shown below:
7. Address of Insured amended as shown below:
8. Agent of Record amended as show below:
9. Policy number amended as shown below:
10. Other, as shown below:

Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, or limitation of the Policy to which this endorsement is attached other than as stated above.

BALBOA INSURANCE COMPANY

(hereinafter "the Company")
3349 Michelson Drive, Suite 200
Irvine, CA 92612-8893

BLANKET MORTGAGE FIRE

TERRORISM EXCLUSION ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

- I. Unless stated otherwise herein, terms defined in the Policy shall have the same meaning for purposes of this Endorsement.
- II. This endorsement amends the **Blanket Mortgage Fire Policy** issued to you. To the extent any provision of this endorsement conflicts with that form, including without limitation the Nuclear Hazard Clause, Nuclear Hazard Exclusion, and War Exclusion, the provisions of this endorsement control.
- III. For purposes of this endorsement, the following definitions apply:
- A. **"Certified Act of Terrorism"** means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States to be an act of terrorism pursuant to the Terrorism Risk Insurance Act of 2002.
- B. **"Non-Certified Act of Terrorism"** means an act that:
1. is dangerous to human life, property or infrastructure, that is committed by an individual or individuals; and
 2. appears to be part of an effort to coerce a civilian population or influence the policy or affect the conduct of any government by coercion; and
 3. is not a **Certified Act of Terrorism**, except that an act of terrorism that is not deemed a **Certified Act of Terrorism** by the Secretary of the Treasury solely because property and casualty losses resulting from such act of terrorism, in the aggregate, do not exceed \$5,000,000 shall not be deemed a **Non-Certified Act of Terrorism**.
- IV. We will not pay for loss or damage caused directly or indirectly by, contributed to by, resulting from, arising out of, or in connection with any **Non-Certified Act of Terrorism**, regardless of any other cause or event contributing concurrently with or in any other sequence to the loss or damage. This exclusion shall apply when:
- A. the **Non-Certified Act of Terrorism** involves the use, release, dispersal, escape or application of any nuclear material, contaminant or pollutant, or that directly or indirectly results in any nuclear reaction, nuclear discharge, nuclear radiation, nuclear or radioactive pollution, or nuclear or radioactive contamination; or
- B. the **Non-Certified Act of Terrorism** is carried out by means of the use, release, dispersal, escape or application of any pathogenic or poisonous biological or chemical material, contaminant or pollutant; or
- C. the amount of loss and damage to all property, including loss of use and business interruption losses in the United States attributable to one or more **Non-Certified Act of Terrorism**, which occurs within a 72-hour period, exceeds \$25,000,000, in the aggregate.
- Ensuing loss or damage by fire will be covered.

All other terms and conditions remain unchanged.

This endorsement is attached to and forms a part of:

Policy Number _____

Issued to _____.

Effective date of this endorsement _____. Endorsement number _____.

<i>SERFF Tracking Number:</i>	<i>BALB-125316231</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>FOH_06-4636 & FOH_07-5759</i>		
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<i>Project Name/Number:</i>	<i>General Change Endorsement & TRIA/FOH_06-4636 & FOH_07-5759</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: BALB-125316231 State: Arkansas
Filing Company: Balboa Insurance Company State Tracking Number: AR-PC-07-026386
Company Tracking Number: FOH_06-4636 & FOH_07-5759
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Blanket Mortgage Fire
Project Name/Number: General Change Endorsement & TRIA/FOH_06-4636 & FOH_07-5759

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 10/11/2007
Comments:
Please see attached.
Attachment:
ARPCTD-1.pdf

Satisfied -Name: Filing Schedule **Review Status:** Approved 10/11/2007
Comments:
Please see attached
Attachment:
ARFFS-1.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">New Business</div> <div style="width: 55%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Renewal Business</div> <div style="width: 55%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3. Group Name	Group NAIC #
BALBOA INSURANCE GROUP	1330

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
BALBOA INSURANCE COMPANY	CA	24813	95-6027860	

5. Company Tracking Number	FOH_06-4636 & FOH_07-5759
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Tonia Burleigh 3349 Michelson Drive Ste. 200 Irvine, CA 92612-8893	Compliance Analyst	800-854-6115 ext. 7367 or 949-222-7367	949-222-8717	tonia_burleigh@balboainsurance.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Tonia Burleigh

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	1.0000 Property
10. Sub-Type of Insurance (Sub-TOI)	1.0001 Commercial Property (Fire & Allied Lines)
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Blanket Mortgage Fire
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 11-11-2007 Renewal:

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
16.	Reference Organization (if applicable)	N/A		
17.	Reference Organization # & Title	N/A		
18.	Company's Date of Filing	10-10-2007		
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed	<input type="checkbox"/> Pending	<input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	FOH_06-4636 & FOH_07-5759
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Dear Sir/Madam:

This filing is being submitted as an independent filing on behalf of Balboa Insurance Company.

In compliance with the Terrorism Risk Insurance Act, please find attached our new Terrorism Exclusion Endorsement, form number 01A09-00ED0294-E0607.

We are also adding the General Change Endorsement, form number 01A09-00ED0071-E1004.

Pursuant to Arkansas's filing rules and regulations, the filing fee of \$50.00 will be sent to the Department along with a copy of the SERFF General Information Tab.

We respectfully request November 11, 2007 as the effective date for this filing, or upon the date of your approval, which ever comes first.

Thank you for your attention to this matter, and please contact me with any questions.

Sincerely,



Tonia Burleigh

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: 0031552500 Amount: 50.00 Form filings \$50.00 for each filing.</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

*****Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

Effective March 1, 2007

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	FOH_06-4636 & FOH_07-5759			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	General Change Endorsement	01A09-00ED0071-E1004	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A	N/A
02	Terrorism Exclusion Endorsement	01A09-00ED0294-E0607	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A	N/A
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		